

Amendments to the Specification:

Please amend beginning on page 6 line 12 as follows:

Additionally, reference can be made to US Patent ~~5,875,431~~ US 5,875,435, dated May 18, 1998 which is an automated accounting system for an entity, such as an individual or business which can perform one or more activities related to the data inputs such as entering, deleting, reviewing, adjusting and processing.

Another reference can be made to US Patent 5,920,848 dated January 22, 1998 which relates to the use of computerized intelligent agents to facilitate the integration of networked performance of financial transactions with computerized methods of financial accounting.

Yet another reference can be made to US Patent ~~6,609,091~~ US 6,609,095 dated January 21, 2000 which is an electronic financial accounting system for tracking financial transactions, applying electronic coupons, and facilitating updating of financial records.